

OFFICIAL SAVINGS RACE MINI RACES RULES WRIGHT-PATT CREDIT UNION, INC.

1. Sponsor: Wright-Patt Credit Union, Inc.
2. Eligible Participants: Current members of Wright-Patt Credit Union, Inc. (the "Credit Union") and non-members who are 18 years of age or older; and who are a U.S. Citizen or non-U.S. citizen who is subject to U.S. taxes.
3. To Enter: The contest begins October 23, 2009 and ends May 31, 2010. No referral, transaction or account opening is necessary to enter. For a chance to win up to \$500: Eligible Participants are automatically entered into the random drawing by earning 125 points on the Mini Races entry form and Checklist and submitting it to any Credit Union Member Center or mailing to Wright-Patt Credit Union, Attn: Mini Races, 2455 Executive Park Blvd., Fairborn, OH 45324. Verification of completed items is required. Eligible Participants can double their potential prize money to \$1,000 by completing all of the items on the Mini Race Checklist before submitting. Only one entry accompanied by a Checklist may be submitted by an Eligible Participant. Eligible Participants that are Credit Union members can also earn an additional entry for each non-member (non-member is defined as someone who has not been the primary account owner on a Credit Union account in the past 60 days) who comes into any Credit Union Member Center with an "Mini Races Invitation to Membership" card pre-filled with referring member's name and phone number and opens a savings account between October 23, 2009 and May 31, 2010. All other Eligible Participants can enter by typing or printing their name, address, phone number, and account number on a 4 x 6 postcard and mailing it to Wright-Patt Credit Union, Inc. Attn: "**Mini Races**" contest, P.O. Box 286, Fairborn, OH 45324. Online member applications not accepted for contest. The contest begins October 23, 2009 and ends May 31, 2010. Only those entries received by May 31, 2010 are eligible for the contest, or if mailed, the entry must be postmarked by May 31, 2010 and received by 2 P.M. on the drawing date as set forth in Paragraph 4 below to be eligible for the contest. Entries become the property of the Credit Union and will not be returned.
4. Seven (7) Drawings: Drawings will occur on the following dates. Once a name is drawn as a winner, all entries in the winner's name will be removed for future drawings. Eligible Participants that are Credit Union members who are drawn as a winner can earn entries for future drawings by referring a non-member that opens an account with the Credit Union as outlined in Paragraph 3 above. One (1) random drawing will be conducted by the Credit Union on December 7, 2009 at 4 P.M. from all eligible entries received before November 30, 2009, or if mailed, postmarked before November 30, 2009, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on January 6, 2010 at 4 P.M. from all eligible entries received before December 31, 2009, or if mailed, postmarked before December 31, 2009, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on February 5, 2009 at 4 P.M. from all eligible entries received before January 31, 2010, or if mailed, postmarked before January 31, 2010, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on March 5, 2010 at 4 P.M. from all eligible entries received before February 28, 2010, or if mailed, postmarked before February 28, 2010, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on April 5, 2010 at 4 P.M. from all eligible entries received before March 31, 2010, or if mailed, postmarked before March 31, 2010, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on May 5, 2010 at 4 P.M. from all eligible entries received

before April 30, 2010, or if mailed, postmarked before April 30, 2010, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on June 7, 2010 at 4 P.M. from all eligible entries received before May 31, 2010, or if mailed, postmarked before May 31, 2010, and received by 2 P.M. on the drawing date, to select a winner.

5. Eligibility Exceptions and General Terms: Employees, members and associate members of the Board of Directors, and volunteer officials of the Credit Union and its affiliates, and their immediate families (spouse, parents, children, siblings, and their spouses) and individuals living in the same household of each of the above are ineligible. Contest void where prohibited or restricted by law. Federal, state, and local taxes are the sole responsibility of the prize winner. Contest is subject to all applicable federal, state, and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of the Credit Union. By participating, entrants agree to these official rules and accept decisions by the Credit Union as final. Winners also agree to the use of their name and photograph in any Credit Union publication or web site.
6. To Claim Prize: Winners will be notified by telephone or mail. Further, the Credit Union will require that each winner sign an Affidavit of Eligibility and Liability Release form ("Affidavit"). Each winner must return the Affidavit to the Credit Union within 14 days after the prize notification or prize will be forfeited and awarded to an alternate winner. Prizewinners may not transfer their prize to any other party prior to acceptance. Prizewinner will be responsible for all taxes levied by any governmental authority, including sales tax, and if applicable the Credit Union will withhold such taxes from the awarded prize.
7. Limitation of Liability: The Credit Union does not in any way warrant or assume liability for the prizes offered in this contest. The Credit Union is not responsible for printing or typographical errors in any contest related materials; stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error; or lost or stolen prizes. The Credit Union reserves the right to cancel or modify the contest if fraud or technical failures compromise the integrity of the contest as determined by the Credit Union in its sole discretion.
8. Consumer Disclosure: The Credit Union will award a total of seven (7) prizes. Odds of winning will be dependent upon the number of entries and number of new members an entrant refers. Contest void where prohibited by law.
9. Winner Listing: The winner's name will be posted at www.savingsrace.com no later than December 8, 2009 for the first drawing, January 7, 2010 for the second drawing, February 8, 2010 for the third drawing, March 8, 2010 for the fourth drawing, April 6, 2010 for the fifth drawing, May 6, 2010 for the sixth drawing, and June 8, 2010 for the seventh drawing.

(937) 912-7000 or (800) 762-0047

www.wpcu.coop

www.savingsrace.com